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OP1   OP2

S-MS   SMS-SN   SM1   SM2   SMS-SN   R-MS

180

PIN1

105

100
M1(R-MS,
S-MS, R-
APP, P-
MSG, P1,
P2, PIN1,
M-TYPE)

110
Agent

121

M2(P1, P2,
R-APP, R-   Agent   140
OPER2, R-
MS, S-MS)

115

120, M3(R-MS, S-
MS, R-APP, P-
MSG, PX, T-REF,   125   PIN2
R-OPER2)

130 M4(ACC,
145   S-MS, R-MS,
150   135   R-APP, PX, T-
REF, PIN2, M-
TYPE

Operation   Operation   155
Manager 1   Manager 2

160

165   170

— · — · — · — · —   Public, not secure channel
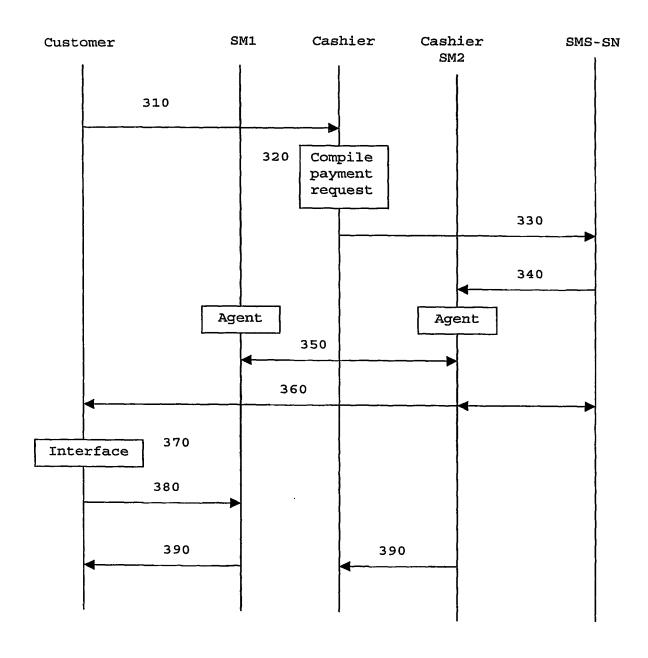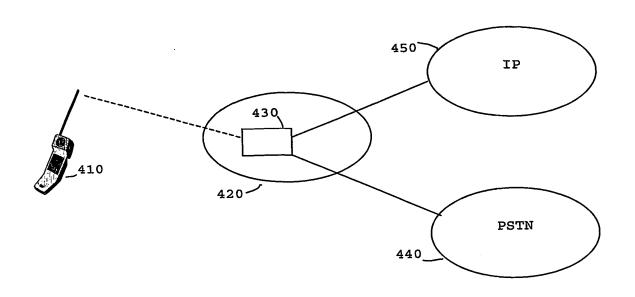
————————   Secure channel

1/5

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| Receive message including a service request at first message system and determine type of processing. | 210 |

| Message system intercepts message and forwards it to first service manager. | 220 |

| First service agent is created and second user is identified. A signaling channel is established between first and second service manager. | 230 |

| First service agent determines first and second operations and assigns a transaction reference. | 240 |

| First service agent sends the intercepted message to second user. | 250 |

| Second user responds to the message and includes an indication of type of response e.g. acceptance of indicated second operation. | 260 |

| Second agent forwards a signal to first agent including type of respons and both agents initiate actions, e.g. execution of respectively first and second operations. | 270 |

| Confirmation messages of completed actions are exchanged between agents and users. | 280 |

OP1   OP2

Customer   SM1   Cashier   Cashier   SMS-SN
                                          SM2

        310

                    320   ┌──────────┐
                          │ Compile │
                          │ payment │
                          │ request │
                          └──────────┘

                                              330

                                              340

            ┌─────────┐   ┌─────────┐
            │ Agent │   │ Agent │
            └─────────┘   └─────────┘
                          350

                          360

┌───────────────┐   370
│   Interface   │
└───────────────┘

        380

        390   390

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450

IP

430

420

410

PSTN

440

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OP1

OP2

S-MS   SMS-SN   SMS-SN   R-MS

510

105

135

165   170